



19000 MacArthur Boulevard, 2nd Floor
Irvine, CA 92612



Ratesheet Co RS-WS

Effective Date: 8:00 AM 6/12/2019 #1

LoanStream Mortgage Wholesale Rate Sheet

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LoanStream Select Program	
LSM Select: All FNMA/FHLCM FICO => 700 & <= 80% LTV	0.300
LSM Select: All FHA/VA FICO => 680 & Loan Amts => \$200K	0.350

Contact list	
Corporate Headquarters:	Phone: 800-760-1833 Email: Inquires@LSMortgage.com
Lock Desk:	Phone: 949-679-7059 Email: LockDesk@LSMortgage.com
U/W Loan Scenarios:	Phone: Email Only Email: Scenarios_Is@LSMortgage.com
NAN-Q Scenarios & Prequals	Phone: Email Only Email: EZQual@LSMortgage.com
Management Escalations Greg Armstrong	Phone: Email Only Email: GArmstrong@LSMortgage.com
CD Desk:	Phone: Email Only Email: CD@LSMortgage.com
Funding Department:	Phone: Email Only Email: Funding@LSMortgage.com
Submission Desk	Phone: Email Only Email: Submissions_LS@LSMortgage.com

Lock Expiration Days	Relock Fee
15 Day 06/27/19	(0.250)
30 Day 07/12/19	
45 Day 07/27/19	
60 Day 08/11/19	

CalHFA Rates - click the link below**
<http://www.calhfa.ca.gov/apps/rates/>
**CalFHA 60 day lock period = LSM 30 Day lock period
CalHFA 90 day lock period = LSM 60 Day lock period**

Underwriting Fee*	
Agency	\$ 995.00
FHA/VA	\$ 995.00
USDA	\$ 995.00
FHA SL	\$ 595.00
VA IRRRL	\$ 595.00

DOC Fee - All Loans
\$79

*Underwriting Fee is not allowed in the state of NC and WA. State LLPA required.

Lock Extension Fees ¹
0.02 per day

¹ Max extension 30 days and/or 5 times whichever comes first

Current Turn Times		
Department	Turn Times	Comments
Submission - Set up	24 Hours	Same Day if submitted before 12 PM
New U/W	72 Hours	If Submitted past 2 PM then 96 Hours
U/W CTC	48 Hours	If Submitted past 2 PM then 96 Hours
Lock Desk	Same Day	Must be submitted during our Business Hours
CD	24 Hours	Same Day if submitted before 12 PM
DOCS	24 Hours	Same Day if submitted before 12 PM
Funding	24 Hours	Same Day if Clear to fund prior to 12:30 PM

Mortgagee Clause
OCMBC, INC. ISAOA 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612

Lender ID Number	
FHA Lender ID - Californ	20996-00001
FHA Lender ID - Outstat	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

RATES AND LLPAs ARE SUBJECT TO CHANGE WITHOUT NOTICE.
CALFHA LOCKS, EXTENSIONS AND RELOCKS ACCEPTED UNTIL 1:00 PM PT
DISTRIBUTION.



Effective: **June 12, 2019**

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)				FANNIE MAE 25 YEAR FIXED (125)				FANNIE MAE 20 YEAR FIXED (120)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.625	100.815	100.777	100.737	4.000	102.322	102.287	102.255	4.000	102.573	102.538	102.506
3.750	101.131	101.006	100.916	4.125	102.508	102.472	102.440	4.125	102.874	102.838	102.806
3.875	101.663	101.538	101.438	4.250	102.706	102.676	102.651	4.250	103.160	103.129	103.105
3.990	102.138	102.103	102.071	4.375	103.147	103.115	103.091	4.375	103.604	103.572	103.548
4.000	102.322	102.287	102.255	4.500	103.656	103.624	103.599	4.500	103.967	103.934	103.910
4.125	102.508	102.472	102.440	4.625	103.805	103.771	103.747	4.625	104.103	104.082	104.074
4.250	102.823	102.698	102.651	4.750	103.912	103.890	103.882	4.750	104.575	104.553	104.545
4.375	103.248	103.123	103.091	4.875	104.315	104.292	104.284	4.875	104.827	104.804	104.796
4.500	103.656	103.624	103.599	4.990	104.415	104.391	104.383	5.000	105.225	105.201	105.192
4.625	103.805	103.771	103.747	5.000	104.631	104.607	104.599	5.125	105.433	105.408	105.400
4.750	103.998	103.890	103.882	5.125	104.826	104.801	104.793	5.250	105.359	105.333	105.325
4.875	104.390	104.292	104.284	5.250	104.931	104.905	104.897	5.375	105.668	105.641	105.633
4.990	104.509	104.391	104.383	5.375	105.237	105.210	105.202	5.500	105.907	105.879	105.871
5.000	104.631	104.607	104.599								
5.125	104.826	104.801	104.793								
5.250	104.931	104.905	104.897								

FANNIE MAE 15 YEAR FIXED (115)

FANNIE MAE 15 YEAR FIXED (115)				FANNIE MAE 10 YEAR FIXED (110)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.750	102.721	102.706	102.692	3.500	100.834	100.810	100.781
3.875	102.700	102.681	102.659	3.625	101.740	101.703	101.666
3.990	103.013	102.993	102.971	3.750	101.524	101.500	101.470
4.000	103.040	103.021	102.999	3.875	101.740	101.711	101.675
4.125	103.985	103.970	103.955	4.000	101.983	101.954	101.918
4.250	103.931	103.911	103.889	4.125	102.999	102.975	102.946
4.375	104.202	104.183	104.161	4.250	102.851	102.823	102.786
4.500	104.304	104.285	104.263	4.375	102.873	102.844	102.808
4.625	104.398	104.379	104.357	4.500	103.025	102.996	102.960
4.750	104.591	104.576	104.561	4.625	103.629	103.601	103.564
4.875	104.689	104.674	104.660	4.750	103.337	103.313	103.284
4.990	104.885	104.870	104.855	4.875	103.436	103.412	103.382
5.000	104.902	104.887	104.872				

CONFORMING ARM PRICING

FANNIE MAE 5/1 LIBOR ARM (A105) 2/2/5				FANNIE MAE 7/1 LIBOR ARM (A107) 5/2/5				FANNIE MAE 10/1 LIBOR ARM (A110) 5/2/5			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.500	100.871	100.824	100.775	3.500	100.362	100.237	100.112	3.750	100.931	100.806	100.681
3.625	101.216	101.169	101.120	3.625	100.684	100.559	100.434	3.875	101.180	101.055	100.930
3.750	101.509	101.460	101.412	3.750	100.932	100.807	100.682	4.000	101.430	101.305	101.180
3.875	101.782	101.730	101.681	3.875	101.160	101.035	100.910	4.125	101.683	101.558	101.433
4.000	102.073	102.022	101.973	4.000	101.387	101.262	101.137	4.250	101.890	101.765	101.640
4.125	102.348	102.300	102.251	4.125	101.614	101.489	101.364	4.375	102.088	101.963	101.838
4.250		102.061	101.936	4.250	101.841	101.716	101.591	4.500	102.215	102.090	101.965
4.375		102.266	102.141	4.375	102.071	101.946	101.821	4.625	102.327	102.202	102.077
4.500		102.460	102.335	4.500	102.302	102.177	102.052	4.750	102.405	102.280	102.155
4.625		102.653	102.528	4.625	102.535	102.410	102.285	4.875	102.477	102.352	102.227
4.750		102.856	102.731	4.750	102.757	102.632	102.507	5.000	102.562	102.437	102.312
				4.875	102.977	102.852	102.727	5.125	102.652	102.527	102.402
				5.000	103.208	103.083	102.958	5.250	102.746	102.621	102.496
				5.125	103.444	103.319	103.194				
				5.250	103.682	103.557	103.432				

HOME READY CONFORMING PRICING

HOME READY 30 YEAR FIXED (R101)				HOME READY 5/1 LIBOR ARM (RA105) 2/2/5				HOME READY 7/1 LIBOR ARM (RA107) 5/2/5			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.000	102.322	102.287	102.255	3.125	96.524	96.464	96.415	3.500	96.696	96.649	96.600
4.125	102.508	102.472	102.440	3.250	96.907	96.847	96.798	3.625	97.109	97.061	97.013
4.250	102.706	102.676	102.651	3.375	97.276	97.216	97.167	3.750	97.484	97.437	97.388
4.375	103.147	103.115	103.091	3.500	100.871	100.824	100.775	3.875	97.846	97.799	97.751
4.500	103.656	103.624	103.599	3.625	101.216	101.169	101.120	4.000	98.153	98.106	98.058
4.625	103.805	103.771	103.747	3.750	101.509	101.460	101.412				
4.750	103.912	103.890	103.882	3.875	101.782	101.730	101.681				
4.875	104.315	104.292	104.284	4.000	102.073	102.022	101.973				
4.990	104.415	104.391	104.383	4.125	102.348	102.300	102.251				
5.000	104.631	104.607	104.599								
5.125	104.826	104.801	104.793								
5.250	104.931	104.905	104.897								
5.375	105.237	105.210	105.202								
5.500	105.446	105.417	105.409								

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 - 25 YEAR FIXED (101HB)				FANNIE MAE HB 15 YEAR FIXED (115HB)				FANNIE MAE HB 10 YEAR FIXED (110HB)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.125	101.866	101.837	101.807	3.250	99.795	99.753	99.711	3.875	101.190	101.166	101.137
4.250	101.930	101.899	101.875	3.375	100.218	100.170	100.123	3.990	101.413	101.385	101.349
4.375	102.424	102.395	102.365	3.500	100.639	100.586	100.534	4.000	101.433	101.404	101.368
4.500	102.892	102.863	102.833	3.625	101.049	100.991	100.933	4.125	102.125	102.101	102.072
4.625	103.255	103.226	103.196	3.750	101.464	101.401	101.338	4.250	102.125	102.097	102.060
4.750	102.867	102.845	102.837	3.875	101.832	101.764	101.696	4.375	102.334	102.306	102.269
4.875	103.167	103.138	103.108	3.990	101.413	101.385	101.349	4.500	102.402	102.335	102.299
4.990	103.226	103.202	103.194	4.000	101.993	101.920	101.847	4.625	102.613	102.514	102.415
5.000	103.540	103.516	103.508	4.125	102.415	102.337	102.259	4.750	102.353	102.249	102.145
5.125	103.694	103.669	103.661	4.250	102.279	102.196	102.113	4.875	102.718	102.609	102.500
5.250	103.586	103.557	103.527	4.375	102.634	102.546	102.457	5.000	103.060	102.946	102.832
5.375	103.875	103.846	103.816	4.500	102.845	102.751	102.657	5.125	103.267	103.148	103.029

FANNIE MAE HIGH BALANCE ARM PRICING

FANNIE MAE 5/1 HB LIBOR ARM (A105HB) 2/2/5				FANNIE MAE 7/1 HB LIBOR ARM (A107HB) 5/2/5				FANNIE MAE 10/1 HB LIBOR ARM (A110HB) 5/2/5			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.250	100.357	100.232	100.107	3.750	100.857	100.732	100.607	4.000	98.687	98.627	98.578
3.375	100.604	100.479	100.354	3.875	101.085	100.960	100.835	4.125	97.300	97.253	97.204
3.500	100.838	100.713	100.588	4.000	101.312	101.187	101.062	4.250	97.390	97.265	97.140
3.625	101.069	100.944	100.819	4.125	101.539	101.414	101.289	4.375	97.629	97.504	97.379
3.750	101.287	101.162	101.037	4.250	101.766	101.641	101.516	4.500	97.865	97.740	97.615
3.875	101.503	101.378	101.253	4.375	101.996	101.871	101.746	4.625	98.101	97.976	97.851
4.000	101.706	101.581	101.456	4.500	102.227	102.102	101.977	4.750	98.324	98.199	98.074
4.125	101.908	101.783	101.658	4.625	102.460	102.335	102.210				
4.250	102.111	101.986	101.861	4.750	102.682	102.557	102.432				
4.375	102.316	102.191	102.066	4.875	102.902	102.777	102.652				
4.500	102.510	102.385	102.260	5.000	103.133	103.008	102.883				
4.625	102.703	102.578	102.453	5.125	103.369	103.244	103.119				
4.750	102.906	102.781	102.656	5.250	103.607	103.482	103.357				



LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 12, 2019

AGENCY FIXED AND ARM ADJUSTMENTS ***

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

	<=60%	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	N/A	N/A	N/A
2-Units	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A
3-4 Units (FIXED)	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A
3-4 Units (ARMS)	-1.500	-1.500	-1.500	-1.500	N/A	N/A	N/A	N/A
Condo (N/A for Detached Condos)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured Homes	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	N/A
FICO 620 - 639 (N/A for 15 Year Term or less)	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
FICO 640 - 659 (N/A for 15 Year Term or less)	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
FICO 660 - 679 (N/A for 15 Year Term or less)	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
FICO 680 - 699 (N/A for 15 Year Term or less)	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
FICO 700 - 719 (N/A for 15 Year Term or less)	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
FICO 720 - 739 (N/A for 15 Year Term or less)	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
FICO >=740 (N/A for 15 Year Term or less)	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
Cash Out with FICO 620 - 639	-0.625	-1.625	-1.625	-3.125	N/A	N/A	N/A	N/A
Cash Out with FICO 640 - 659	-0.625	-1.625	-1.625	-2.625	N/A	N/A	N/A	N/A
Cash Out with FICO 660 - 679	-0.625	-1.125	-1.125	-1.875	N/A	N/A	N/A	N/A
Cash Out with FICO 680 - 699	-0.375	-1.125	-1.125	-1.750	N/A	N/A	N/A	N/A
Cash Out with FICO 700 - 719	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
Cash Out with FICO 720 - 739	-0.375	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
Cash Out with FICO >= 740	-0.375	-0.625	-0.625	-0.875	N/A	N/A	N/A	N/A
High Balance or Super Conforming Adjustments								
Fixed - Purchase & Rate/Term Refin	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Fixed - Cash Out (in addition to standard Cash Out Adjustment)	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
ARM - Purchase & Rate/Term Refi	-1.000	-1.000	-1.000	-1.750	-1.750	-1.750	-2.000	N/A
ARM - Cash Out (in addition to standard Cash Out Adjustment)	-1.750	-1.750	-1.750	-2.500	N/A	N/A	N/A	N/A

SUBORDINATE FINANCING			
LTV	CLTV	FICO < 720	FICO >=720
<= 75.00%	<= 80.00%	-0.375	-0.375
<= 65.00%	80.01% - 95.00%	-0.875	-0.625
65.01% - 75.00%	80.01% - 95.00%	-1.125	-0.875
75.01% - 95.00%	75.01% - 95.00%	-1.375	-1.125
<= 95.00%	95.01% - 97.00%	-1.875	-1.875
Home Possible and Home Ready with Sub Financing (in lieu of adjustments above)		-0.500	

LENDER PAID MORTGAGE INSURANCE				
	80.01-85%	85.01-90%	90.01-95%	95.01-97%
FICO 620 - 639	-2.150	-5.250	-6.900	-8.850
FICO 640 - 659	-2.000	-4.800	-6.200	-7.950
FICO 660 - 679	-1.800	-4.450	-5.700	-7.200
FICO 680 - 699	-1.350	-3.300	-4.300	-5.500
FICO 700 - 719	-1.150	-2.700	-3.500	-4.450
FICO 720 - 739	-1.000	-2.300	-2.950	-3.750
FICO 740 - 759	-0.850	-1.800	-2.350	-3.000
FICO => 760	-0.700	-1.300	-1.700	-2.200

LENDER PAID MORTGAGE INSURANCE (Cash out or 3-4 Units not available)							
FICO	620-639	640-659	660-679	680-699	700-719	720-739	=> 740
Second Home	1.350	1.270	-1.230	-0.700	-0.700	-0.490	-0.390
Investment	NA	NA	NA	-1.750	-1.750	-1.330	-1.190

LOAN AMOUNT **	
Loan Amt \$75,000 <= \$100,000	-1.000
Loan Amt >\$100,000 <= \$150,000	-0.375

MISCELLANEOUS	
Texas Cash out	-0.500
> 6 Financed Properties	-0.500
Second Home LTV > 85%	-0.250
Escrow Waiver (Non-CA)	-0.250
State Adjustors: NC or WA	-0.375
LSM Select: FICO => 700 & LTV<= 80%	0.300

HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*	
LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	-1.500

***Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments**

****Minimum Loan Amount \$75,000****

*****All loan level price adjustments are cumulative*****

Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs

***Prices are indicative and subject to change without notice. Please log into LSM portal to obtain live lock pricing.
 Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.
 Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z***



LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **June 12, 2019**

FHA FIXED RATE PORTFOLIO PRICING

FHA 30 - 25 YEAR FIXED FICO < 620 (601 & 625)				FHA 20 YEAR FIXED FICO < 620 (620)				FHA 15 YEAR FIXED FICO < 620 (615)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.875	101.861	101.855	101.795	3.250	99.705	99.695	99.690	2.750	98.484	98.474	98.469
3.990	101.854	101.844	101.839	3.375	100.077	100.067	100.062	2.875	98.730	98.720	98.715
4.000	102.310	102.303	102.244	3.500	100.524	100.485	100.480	3.000	98.914	98.904	98.899
4.125	102.612	102.604	102.544	3.625	101.060	101.045	101.040	3.125	99.035	99.025	99.020
4.250	102.415	102.389	102.358	3.750	101.578	101.522	101.483	3.250	99.969	99.959	99.954
4.375	102.467	102.463	102.458	3.875	101.498	101.488	101.483	3.375	100.215	100.205	100.200
4.500	102.842	102.838	102.833	3.990	101.854	101.844	101.839	3.500	100.399	100.389	100.384
4.625	103.226	103.216	103.211	4.000	101.778	101.765	101.760	3.625	100.760	100.747	100.732
4.750	102.818	102.812	102.804	4.125	102.132	102.122	102.117	3.750	101.390	101.380	101.375
4.875	102.895	102.892	102.887	4.250	102.325	102.299	102.268	3.875	101.637	101.627	101.622
4.990	102.406	102.406	102.406	4.375	102.451	102.441	102.436	4.000	101.820	101.810	101.805
5.000	103.236	103.233	103.229	4.500	102.839	102.829	102.824	4.125	102.140	102.130	102.115
5.125	103.483	103.480	103.476	4.625	103.226	103.216	103.211	4.250	102.500	102.490	102.475
5.250	103.102	103.102	103.102	4.750	102.728	102.722	102.714	4.375	102.402	102.392	102.387
5.375	103.082	103.080	103.019	4.875	102.870	102.860	102.855	4.500	102.586	102.576	102.571
5.500	103.390	103.390	103.330	4.990	102.366	102.366	102.366	4.625	102.820	102.776	102.688
5.625	103.653	103.650	103.589	5.000	102.395	102.395	102.395	4.750	103.193	103.149	103.061

VA FIXED RATE PORTFOLIO PRICING

VA 30 - 25 YEAR FIXED FICO < 620 (701 & 725)				VA 20 YEAR FIXED FICO < 620 (720)				VA 15 YEAR FIXED FICO < 620 (715)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.375	100.686	100.613	100.540	3.250	99.705	99.695	99.690	2.875	98.797	98.767	98.738
3.500	100.939	100.865	100.792	3.375	100.077	100.067	100.062	3.000	99.370	99.340	99.311
3.625	101.050	100.993	100.954	3.500	100.524	100.485	100.480	3.125	99.690	99.660	99.631
3.750	101.668	101.612	101.573	3.625	101.060	101.045	101.040	3.250	99.764	99.744	99.722
3.875	101.745	101.716	101.686	3.750	101.578	101.522	101.483	3.375	100.039	100.025	100.010
3.990	102.013	101.984	101.955	3.875	101.498	101.488	101.483	3.500	100.593	100.578	100.563
4.000	102.203	102.174	102.145	3.990	101.854	101.844	101.839	3.625	101.238	101.224	101.209
4.125	102.413	102.383	102.354	4.000	101.778	101.765	101.760	3.750	101.291	101.283	101.276
4.250	102.596	102.589	102.581	4.125	102.132	102.122	102.117	3.875	101.895	101.888	101.880
4.375	102.602	102.595	102.587	4.250	102.325	102.299	102.268	4.000	102.069	102.061	102.054
4.500	102.892	102.885	102.877	4.375	102.451	102.441	102.436	4.125	102.195	102.188	102.180
4.625	103.094	103.086	103.079	4.500	102.839	102.829	102.824	4.250	102.559	102.552	102.545
4.750	103.139	103.109	103.080	4.625	103.226	103.216	103.211	4.375	102.601	102.594	102.587
4.875	103.131	103.101	103.072	4.750	102.728	102.722	102.714	4.500	103.072	103.065	103.057
4.990	103.225	103.196	103.167	4.875	102.870	102.860	102.855	4.625	103.505	103.498	103.491
5.000	103.395	103.366	103.337	4.990	102.366	102.366	102.366	4.750	103.193	103.149	103.061
5.125	103.453	103.424	103.394	5.000	102.395	102.395	102.395				
5.250	103.513	103.483	103.454	5.125	102.707	102.707	102.707				

FHA HIGH BALANCE PORTFOLIO FIXED RATE PRICING

FHA HB 30 - 25 YEAR FIXED FICO < 620 (601HB)				FHA HB 20 YEAR FIXED FICO < 620 (620HB)				FHA HB 15 YEAR FIXED FICO < 620 (615HB)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.250	98.475	98.418	98.379	3.250	98.445	98.388	98.349	3.375	98.867	98.854	98.839
3.375	99.036	98.979	98.940	3.375	99.006	98.949	98.910	3.500	99.297	99.284	99.269
3.500	99.920	99.910	99.905	3.500	99.920	99.910	99.905	3.625	99.725	99.712	99.697
3.625	100.480	100.470	100.465	3.625	100.480	100.470	100.465	3.750	100.138	100.125	100.111
3.750	100.648	100.638	100.633	3.750	100.648	100.638	100.633	3.875	100.061	100.051	100.036
3.875	101.035	101.025	101.020	3.875	101.035	101.025	101.020	4.000	100.488	100.478	100.463
3.990	100.849	100.824	100.792	3.990	100.819	100.794	100.762	4.125	100.918	100.908	100.893
4.000	101.313	101.303	101.298	4.000	101.313	101.303	101.298	4.250	101.277	101.267	101.253
4.125	101.419	101.409	101.404	4.125	101.419	101.409	101.404	4.375	99.813	99.769	99.681
4.250	101.437	101.412	101.380	4.250	101.407	101.382	101.350	4.500	100.171	100.127	100.039
4.375	101.389	101.379	101.374	4.375	101.389	101.379	101.374	4.625	100.535	100.491	100.403
4.500	101.776	101.766	101.761	4.500	101.776	101.766	101.761	4.750	100.908	100.864	100.776
4.625	102.164	102.154	102.149	4.625	102.164	102.154	102.149				
4.750	101.997	101.991	101.983	4.750	101.967	101.961	101.953				
4.875	101.342	101.342	101.342	4.875	101.312	101.312	101.312				
4.990	101.635	101.635	101.635	4.990	101.605	101.605	101.605				
5.000	101.664	101.664	101.664	5.000	101.634	101.634	101.634				

VA HIGH BALANCE PORTFOLIO FIXED RATE PRICING

VA HB 30 - 25 YEAR FIXED FICO < 620 (701HB)				VA HB 20 YEAR FIXED FICO < 620 (720HB)				VA HB 15 YEAR FIXED FICO < 620 (715HB)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.375	99.304	99.230	99.157	3.250	98.445	98.388	98.349	2.875	97.328	97.299	97.269
3.500	99.574	99.518	99.478	3.375	99.304	99.230	99.157	3.000	97.901	97.872	97.842
3.625	100.110	100.053	100.014	3.500	99.556	99.488	99.448	3.125	98.221	98.192	98.162
3.750	100.628	100.572	100.533	3.625	100.080	100.023	99.984	3.250	98.135	98.120	98.106
3.875	100.441	100.415	100.384	3.750	100.598	100.542	100.503	3.375	98.867	98.854	98.839
3.990	100.849	100.824	100.792	3.875	100.411	100.385	100.354	3.500	99.297	99.284	99.269
4.000	100.891	100.865	100.834	3.990	100.819	100.794	100.762	3.625	99.725	99.712	99.697
4.125	101.169	101.143	101.112	4.000	100.861	100.835	100.804	3.750	100.138	100.125	100.111
4.250	101.437	101.412	101.380	4.125	101.139	101.113	101.082	3.875	100.061	100.051	100.036
4.375	101.012	101.005	100.997	4.250	101.407	101.382	101.350	4.000	100.488	100.478	100.463
4.500	101.303	101.297	101.289	4.375	101.012	101.005	100.997	4.125	100.918	100.908	100.893
4.625	101.673	101.666	101.658	4.500	101.273	101.267	101.259	4.250	101.277	101.267	101.253
4.750	101.997	101.991	101.983	4.625	101.643	101.636	101.628	4.375	100.570	100.563	100.556
4.875	101.391	101.361	101.342	4.750	101.967	101.961	101.953	4.500	100.691	100.683	100.676
4.990	101.635	101.635	101.635	4.875	101.391	101.361	101.332	4.625	101.224	101.217	101.210
5.000	101.664	101.664	101.664	4.990	101.605	101.605	101.605	4.750	100.908	100.864	100.776
5.125	101.976	101.976	101.976	5.000	101.634	101.634	101.634				

GOVERNMENT ADJUSTMENTS

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO ADJUSTMENTS		MISCELLANEOUS	
FICO 660 - 679	-0.250	VA IRRRL	-0.250
FICO 640 - 659	-0.500	VA Cashout > 90% with FICO < 620	-0.250
FICO 620 - 639 (Low Balance)	-0.875	High Balance Cash Out (Portfolio Only)	-0.250
FICO 620 - 639 (High Balance)	-1.125	Manual Underwrite with FICO < 620 (Full Doc Loans Only)	-0.250
FICO 600 - 619 (use FHA/VA Portfolio Pricing)	0.000	State Adjustors: NC or WA	-0.375
FICO 580 - 599 (use FHA/VA Portfolio Pricing)	-1.000	VA Loan Amount > \$950K	-0.250
FICO 560 - 579 (use FHA Port. Pricing - C/O or VA not allowed)	-2.000	LSM Select: FICO => 680 & Loan Amts => \$200K	0.350
FICO < 560 (use FHA Port. Pricing - C/O or VA not allowed)	-2.500	PROPERTY TYPE ADJUSTMENTS	
One Score (use FHA/VA Portfolio Pricing)	-0.500	3-4 Units	-0.750
No FICO (use FHA Portfolio Pricing & Purchase Only)	-1.500	Investment or 2nd Home (Streamline or IRRRL only)	-1.500
LOAN AMOUNT		Manuf Home (Purchase or R/T)	-1.500

Loan Amount \$75,000 <= \$100,000	-0.500	Manuf Home (Cash Out)	-2.500
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****Max Final Price including Comp cannot exceed (5.00)****

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***CalFHA 60 day lock period = LSM 30 Day lock period*

*CalHFA 90 day lock period = LSM 60 Day lock period***



LoanStream Mortgage
1900 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: June 12, 2019

PLATINUM NON-CONFORMING PURCHASE FIXED PRICING

PLATINUM 30 YEAR FIXED PURCHASE (P201)				PLATINUM 20 YEAR FIXED PURCHASE (P220)				PLATINUM 15 YEAR FIXED PURCHASE (P215)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.375	100.743	100.618	100.493	4.250	100.868	100.743	100.618	4.250	100.381	100.256	100.131
4.500	101.118	100.993	100.868	4.375	101.243	101.118	100.993	4.375	100.693	100.568	100.443
4.625	101.368	101.243	101.118	4.500	101.618	101.493	101.368	4.500	101.006	100.881	100.756
4.750	101.618	101.493	101.368	4.625	101.868	101.743	101.618	4.625	101.256	101.131	101.006
4.875	101.868	101.743	101.618	4.750	102.118	101.993	101.868	4.750	101.506	101.381	101.256
5.000	102.118	101.993	101.868	4.875	102.368	102.243	102.118	4.875	101.756	101.631	101.506
				5.000	102.618	102.493	102.368	5.000	102.006	101.881	101.756

PLATINUM NON-CONFORMING PURCHASE ARM PRICING

PLATINUM 5/1 LIBOR (2/2/5) MARGIN 2.25% (PA205)				PLATINUM 7/1 LIBOR (2/2/5) MARGIN 2.25% (PA207)				PLATINUM 10/1 LIBOR (2/2/5) MARGIN 2.25% (PA210)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.875	100.737	100.612	100.487	3.875	100.612	100.487	100.362	4.000	99.825	99.700	99.575
4.000	101.050	100.925	100.800	4.000	100.925	100.800	100.675	4.125	100.138	100.013	99.888
4.125	101.362	101.237	101.112	4.125	101.237	101.112	100.987	4.250	100.450	100.325	100.200
4.250	101.612	101.487	101.362	4.250	101.487	101.362	101.237	4.375	100.763	100.638	100.513
4.375	101.862	101.737	101.612					4.500	101.013	100.888	100.763

PLATINUM NON-CONFORMING REFINANCE FIXED PRICING

PLATINUM REFIN 30 YEAR FIXED (PR201)				PLATINUM REFIN 20 YEAR FIXED (PR220)				PLATINUM REFIN 15 YEAR FIXED (PR215)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
4.000	99.243	99.118	98.993	4.375	100.993	100.868	100.743	4.250	100.131	100.006	99.881
4.125	99.743	99.618	99.493	4.500	101.368	101.243	101.118	4.375	100.443	100.318	100.193
4.250	100.118	99.993	99.868	4.625	101.618	101.493	101.368	4.500	100.756	100.631	100.506
4.375	100.493	100.368	100.243	4.750	101.868	101.743	101.618	4.625	101.006	100.881	100.756
4.500	100.868	100.743	100.618	4.875	102.118	101.993	101.868	4.750	101.256	101.131	101.006
4.625	101.118	100.993	100.868	5.000	102.368	102.243	102.118	4.875	101.506	101.381	101.256
4.750	101.368	101.243	101.118					5.000	101.756	101.631	101.506
4.875	101.618	101.493	101.368								
5.000	101.868	101.743	101.618								

PLATINUM NON-CONFORMING REFINANCE ARM PRICING

PLATINUM 5/1 LIBOR (2/2/5) MARGIN 2.25% (PRA205)				PLATINUM 7/1 LIBOR (2/2/5) MARGIN 2.25% (PRA207)				PLATINUM 10/1 LIBOR (2/2/5) MARGIN 2.25% (PRA210)			
Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day	Rate	15-Day	30-Day	45-Day
3.875	100.487	100.362	100.237	3.750	100.050	99.925	99.800	4.125	99.888	99.763	99.638
4.000	100.800	100.675	100.550	3.875	100.362	100.237	100.112	4.250	100.200	100.075	99.950
4.125	101.112	100.987	100.862	4.000	100.675	100.550	100.425	4.375	100.513	100.388	100.263
4.250	101.362	101.237	101.112	4.125	100.987	100.862	100.737	4.500	100.763	100.638	100.513
4.375	101.612	101.487	101.362	4.250	101.237	101.112	100.987				

Platinum Non-Conforming Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

Adjustments		FICO/LTV Adjustments					
		FICO	<=60%	60.01% to 70%	70.01% to 75%	75.01% to 80%	80.01% to 85% (1)
Investment Property (5/1 ARM N/A)	-1.750						
3 Unit Property	-0.375						
4 Unit Property	-1.000	800+	0.750	0.625	0.500	0.375	0.000
Second Home	-0.250	780-799	0.625	0.500	0.375	0.125	-0.250
Loan Amt >\$453,100 to <=\$679,650	0.000	760-779	0.500	0.375	0.125	-0.125	-0.750
Loan Amount >=\$1MM	0.125	740-759	0.375	0.125	-0.125	-0.375	-1.375
Cash-Out Refinance LTV <=50%	-0.125	720-739	0.125	-0.250	-0.500	-0.875	NA
Cash-Out Refinance LTV >50% <=60%	-0.250	700-719	-0.125	-0.500	-0.875	-1.375	NA
Cash-Out Refinance LTV >60%	-0.375	(1) > 80% to 85% LTV Notes:					
Impound Waiver	-0.250	5/1 ARMS N/A > 80% LTV					
State Adjustors: NC or WA	-0.375						

**Prices are indicative and subject to change without notice. Please log into LSM portal to obtain live lock pricing.
 Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.
 Intended for use by mortgage professionals only and should not be distributed to borrowers,
 as defined by Section 226.2 of Regulation Z**

All loan level price adjustments are cumulative
 Max Final Price Cannot Exceed (1.00)